



REFUND POLICY

Effective Date: February 18, 2026

Last Updated: February 18, 2026

This Refund Policy applies to all services provided by SOF Ledger LLC (“SOF Ledger,” “we,” “us,” “our”). By engaging our services, booking an Assessment, or executing an Agreement, the Client acknowledges and agrees to the terms outlined below.

1. All Fees Are Non-Refundable

All fees paid to SOF Ledger LLC are non-refundable under any circumstances. This includes, but is not limited to:

- Assessment (Financial Review) fees
- Bookkeeping cleanup fees
- Monthly bookkeeping service fees
- Setup fees, onboarding fees, and administrative fees
- Retainers and deposits
- Resumption-of-services fees
- Fees paid for consultations, meetings, reviews, or support

Once payment is submitted, no refunds will be issued, regardless of:

- Client dissatisfaction
- Change of mind
- Delays caused by the Client
- Client’s business changes
- Internal disputes among owners, partners, or board members
- Decision to terminate services early
- Inability or refusal to provide required documents
- Non-use of services (voluntary or otherwise)

2. No Refunds for Cleanup Services

Cleanup/bookkeeping corrections require time, labor, expertise, and dedicated resources.



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Because cleanup work begins immediately upon scheduling and preparation, all cleanup fees are entirely non-refundable, even if:

- Work has not yet been completed
- Work has not yet begun
- Client delays or withholds documentation
- Client terminates the Agreement early
- Client changes bookkeeping providers
- Client later disputes prior accounting decisions

3. No Refunds for Monthly Bookkeeping Services

Monthly bookkeeping is a recurring service billed in advance. All monthly payments are non-refundable once charged, even if:

- The Client does not use the service
- The Client delays in providing documents
- The Client is unresponsive
- The business has operational interruptions
- Financial activity is low or minimal
- The Client terminates services mid-cycle

The 30-day termination notice required under our Agreement and Terms of Service does not entitle the Client to prorated refunds.

4. No Refunds After Work Has Begun

If work has started—cleanup, categorization, reconciliation, review, analysis, onboarding—no refunds will be issued, regardless of how much work has been completed.

5. No Refunds for Payment Disputes, Chargebacks, or Reversals

Initiating a chargeback, dispute, or payment reversal is considered a material breach of the Agreement and Terms of Service.

No refunds will be issued, and the Client remains responsible for:



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- The original balance
- All administrative fees
- All processor or bank dispute fees
- All legal, arbitration, and collection costs

6. Billing Errors

If SOF Ledger LLC identifies a billing error made on our part, we will correct it promptly. This is the *only* scenario that may result in a credit or adjustment.

7. Exceptional Circumstances

While all fees are non-refundable, SOF Ledger LLC reserves the right, at its sole discretion, to issue partial credits toward future services in rare, exceptional circumstances.

This is not guaranteed, may not be requested, and is not an obligation.

8. Acceptance of Refund Policy

By booking an Assessment, paying any invoice, signing an Agreement, providing payment information, or receiving services from SOF Ledger LLC, the Client acknowledges and accepts this Refund Policy in full.

9. Contact Information

For any questions regarding this Agreement or the Services provided, the Client may contact:

Brian Woogerd

Principal & Founder

SOF LEDGER LLC

Email: support@sofledger.com

Phone: (803)403-1130

Website: <https://www.sofledger.com>